

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TERRY V. O'SHEA, JR.
JENNIFER M. O'SHEA
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.: 14-23531

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 25, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/29/2014 and confirmed on 10/8/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		204,331.30
Less Refunds to Debtor	583.00	
TOTAL AMOUNT OF PLAN FUND		203,748.30

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,870.00	
Trustee Fee	8,318.24	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		12,188.24

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	DITECH FINANCIAL LLC(*) Acct: 0220	0.00	120,532.48	0.00	120,532.48
	DITECH FINANCIAL LLC(*) Acct: 0220	917.74	917.74	0.00	917.74
	AMERICAN HONDA FINANCE CORP* Acct: 1003	12,010.47	12,010.47	125.25	12,135.72
	RBS CITIZENS NA(*) Acct: 4820	0.00	26,483.30	0.00	26,483.30
					160,069.24

Priority					
	SHAWN N WRIGHT ESQ Acct:	3,870.00	3,870.00	0.00	0.00
	TERRY V. O'SHEA, JR. Acct:	0.00	0.00	0.00	0.00
	TERRY V. O'SHEA, JR. Acct:	0.00	0.00	0.00	0.00
	TERRY V. O'SHEA, JR. Acct:	583.00	583.00	0.00	0.00
	LAW OFFICE OF SHAWN N WRIGHT Acct:	0.00	0.00	0.00	0.00
	AMERICAN HONDA FINANCE CORP* Acct: 2602	0.00	0.00	0.00	0.00
	SANTANDER CONSUMER USA** Acct: XSHEA	0.00	9,451.42	0.00	9,451.42
					9,451.42

Unsecured					
	DISCOVER BANK(*) Acct: 5569	0.00	0.00	0.00	0.00
	WELTMAN WEINBERG & REIS Acct: 5569	7,500.00	7,500.00	0.00	7,500.00
	JPMORGAN CHASE BANK NA O/B/O TX C Acct: 0794	7,073.68	2,125.24	0.00	2,125.24
	AFSA DATA CORPORATION/ACS++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: ?				
	AMERICAN EXPRESS BANK FSB	13,757.74	4,133.41	0.00	4,133.41
	Acct: 3008				
	PRA/PORTFOLIO RECOVERY ASSOC	3,317.78	996.80	0.00	996.80
	Acct: 9737				
	BANK OF AMERICA NA**	0.00	0.00	0.00	0.00
	Acct: ?				
	FIA CARD SERVICES NA	4,701.49	1,412.53	0.00	1,412.53
	Acct: 2480				
	CERASTES LLC	7,922.43	2,380.23	0.00	2,380.23
	Acct: 0043				
	PRA/PORTFOLIO RECOVERY ASSOC	278.68	83.73	0.00	83.73
	Acct: 8618				
	PRA/PORTFOLIO RECOVERY ASSOC	261.00	78.42	0.00	78.42
	Acct: 2347				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: ?				
	ECAST SETTLEMENT CORP	2,925.00	878.80	0.00	878.80
	Acct: 5941				
	CITIBANK NA(*)++	0.00	0.00	0.00	0.00
	Acct: ?				
	DEPARTMENT STORES NATIONAL BANK	2,607.91	783.52	0.00	783.52
	Acct: 6404				
	DEPARTMENT STORES NATIONAL BANK	164.49	49.42	0.00	49.42
	Acct: 0926				
	NORDSTROM FSB++	0.00	0.00	0.00	0.00
	Acct: ?				
	AMERICAN HONDA FINANCE CORP*	0.00	0.00	0.00	0.00
	Acct: 2602				
	AMERICAN HONDA FINANCE CORP*	2,883.03	866.19	0.00	866.19
	Acct: 2602				
	WELTMAN WEINBERG & REIS	2,500.00	751.11	0.00	751.11
	Acct: 5569				
	EQUITABLE GAS CO(*)	0.00	0.00	0.00	0.00
	Acct:				
	ECAST SETTLEMENT CORP	0.00	0.00	0.00	0.00
	Acct:				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					22,039.40

TOTAL PAID TO CREDITORS

191,560.06

TOTAL

CLAIMED 0.00

PRIORITY 12,928.21

SECURED 55,893.23

Date: 11/25/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

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Certificate of Notice Page 4 of 6
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TERRY V. O'SHEA, JR.
JENNIFER M. O'SHEA
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:14-23531

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Terry V. O'Shea, Jr.
 Jennifer M. O'Shea
 Debtors

Case No. 14-23531-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Nov 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2019.

db/jdb +Terry V. O'Shea, Jr., Jennifer M. O'Shea, 226 Crosswinds Court, Coraopolis, PA 15108-9167
 cr American Honda Finance Corporation d/b/a Honda Fin, PO Box 168088, Irving, TX 75016-8088
 cr +Ditech Financial LLC, P.O. BOX 9013, ADDISON, TX 75001-9013
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +Honda Lease Trust d/b/a American Honda Finance Cor, P.O. Box 168088, Irving, TX 75016-8088
 cr eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262
 13914645 +ACS/JP Morgan Chase Bank, PO Box 7051, Utica, NY 13504-7051
 13914646 +American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
 13960719 +American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13914647 +American Honda Service, P.O. Box 168088, Irving, TX 75016-8088
 13914649 +Bank of America, P.O. Box 17054, Wilmington, DE 19884-0001
 13914650 +Barclays Bank Delaware, 125 S West Street, Wilmington, DE 19801-5014
 13914651 +Best Buy, P.O. Box 15521, Wilmington, DE 19850-5521
 13914653 +Chase, P.O. Box 15299, Wilmington, DE 19850-5299
 13914654 +Citibank, 701 East 60th Street, Sioux Falls, SD 57104-0493
 13914655 +Citicards, PO Box 6421, Sioux Falls, SD 57117
 13914656 +Citifinancial Auto, PO Box 9575, Coppell, TX 75019-9509
 13921676 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 13973300 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262,
 NEW YORK, NY 10087-9262
 13931493 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284
 13914659 +Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999
 13929188 +RBS Citizens, N.A., 443 Jefferson Blvd RJW-135, Warwick, RI 02886-1321

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: ebnbankruptcy@ahm.honda.com Nov 27 2019 03:58:18
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
 Irving, TX 75016-8088
 cr +E-mail/Text: bankruptcy.bnc@ditech.com Nov 27 2019 03:57:35 Ditech Financial LLC,
 PO BOX 6154, RAPID CITY, SD 57709-6154
 13922454 E-mail/Text: ebnbankruptcy@ahm.honda.com Nov 27 2019 03:58:18
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
 Irving, TX 75016-8088, 866-716-6441
 13914648 +E-mail/PDF: gecsedirecoverycorp.com Nov 27 2019 04:01:31 Banana Republic,
 P.O. Box 981400, El Paso, TX 79998-1400
 13914652 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 27 2019 04:00:52 Capital One,
 PO Box 85520, Richmond, VA 23285-5075
 13970252 +E-mail/Text: bncmail@w-legal.com Nov 27 2019 03:58:18 CERASTES, LLC,
 C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13914657 E-mail/Text: mrdiscen@discover.com Nov 27 2019 03:57:22 Discover, P.O. Box 3025,
 New Albany, OH 43054-3025
 13918152 E-mail/Text: mrdiscen@discover.com Nov 27 2019 03:57:22 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 14391504 E-mail/Text: bankruptcy.bnc@ditech.com Nov 27 2019 03:57:35
 Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 13971904 E-mail/Text: bankruptcy.bnc@ditech.com Nov 27 2019 03:57:35 GREEN TREE SERVICING LLC,
 P.O. BOX 6154, RAPID CITY, SD 57709-6154, 888-298-7785
 13914658 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 27 2019 03:57:35 Greentree Servicing,
 P.O. Box 6172, Rapid City, SD 57709-6172
 13929081 E-mail/Text: bkyelectnotices@tgsllc.org Nov 27 2019 03:58:31
 JP Morgan Chase on behalf of Texas Guaranteed, Student Loan Corporation,
 c/o Texas Guaranteed Student Loan Corpor, P. O. Box 83100, Round Rock, TX 78683-3100
 13914660 +E-mail/Text: bnc@nordstrom.com Nov 27 2019 03:57:31 Nordstrom Bank, PO Box 13589,
 Scottsdale, AZ 85267-3589
 13957286 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 27 2019 04:00:19
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr DITECH FINANCIAL LLC
 cr Discover Bank
 cr Ditech Financial LLC f/k/a Green Tree Servicing LL
 13972453* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance Corporation, National Bankruptcy Center,
 P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441)

TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: jhel
Form ID: pdf900

Page 2 of 2
Total Noticed: 36

Date Rcvd: Nov 26, 2019

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
James P. Valecko on behalf of Creditor Discover Bank jvalecko@weltman.com, PitEcfc@weltman.com
Keri P. Ebeck on behalf of Plaintiff Discover Bank kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Mary F. Kennedy on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC
mary@javardianlaw.com, tami@javardianlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Rebecca Solarz on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Shawn N. Wright on behalf of Debtor Terry V. O'Shea, Jr. shawn@shawnwrightlaw.com,
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;audrey@shawnwrightlaw.co
m
Shawn N. Wright on behalf of Joint Debtor Jennifer M. O'Shea shawn@shawnwrightlaw.com,
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;audrey@shawnwrightlaw.co
m
Shawn N. Wright on behalf of Defendant Jennifer M. O'Shea shawn@shawnwrightlaw.com,
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;audrey@shawnwrightlaw.co
m
William E. Craig on behalf of Creditor Honda Lease Trust d/b/a American Honda Finance
Corporation ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
William E. Craig on behalf of Creditor American Honda Finance Corporation d/b/a Honda
Financial Services, Administrator For Honda Lease Trust ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 14